

111TH CONGRESS
1ST SESSION

H. R. 2833

To require a minimum loss ratio for 90 percent for health insurance coverage offered through an insurance exchange.

IN THE HOUSE OF REPRESENTATIVES

JUNE 11, 2009

Mr. ELLISON (for himself, Ms. SCHAKOWSKY, Mr. TIERNEY, and Mr. JOHNSON of Georgia) introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To require a minimum loss ratio for 90 percent for health insurance coverage offered through an insurance exchange.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. REQUIREMENT OF MINIMUM LOSS RATIO OF 90**
4 **PERCENT FOR A HEALTH INSURANCE PLAN**
5 **TO BE OFFERED THROUGH AN INSURANCE**
6 **EXCHANGE.**

7 (a) IN GENERAL.—No health insurance coverage may
8 be offered through a health insurance exchange (as de-
9 fined in subsection (b)) unless the coverage is dem-
10 onstrated to have a medical loss ratio (as defined by the

1 Secretary of Health and Human Services) of at least 90
2 percent.

3 (b) DEFINITIONS.—In this section:

4 (1) The term “health insurance exchange”
5 means a mechanism established or recognized under
6 Federal law, whether operated at a national, re-
7 gional, or State level, that provides a coordinated,
8 centralized mechanism for offering for purchase to
9 individuals (and others) of health insurance coverage
10 from more than one health insurance issuer.

11 (2) The terms “health insurance coverage” and
12 “health insurance issuer” have the meanings given
13 such terms in section 2791 of the Public Health
14 Service Act.

15 (c) EFFECTIVE DATE.—This section shall apply to
16 health insurance coverage offered on or after January 1,
17 2010.

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